

In re:
Angela M. Arehart
Debtor

Case No. 17-16585-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 07, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2024:

Recip ID	Recipient Name and Address
db	Angela M. Arehart, 116 Evansburg Road, Collegeville, PA 19426-3104

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 07 2024 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14044148	EDI: JPMORGANCHASE	Nov 08 2024 04:51:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14303019	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 07 2024 23:51:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14037031	EDI: PRA.COM	Nov 08 2024 04:51:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14010778	EDI: PENNDEPTREV	Nov 08 2024 04:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14010778	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2024 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14017913	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 07 2024 23:51:00	The Bank of New York Mellon, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO BOX 619096, Dallas, TX 75261-9096
14039175	EDI: AIS.COM	Nov 08 2024 04:51:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14012607	EDI: WFFC2	Nov 08 2024 04:51:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
ALEXANDRA T. GARCIA	on behalf of Creditor Pacific Union Financial LLC ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Pacific Union Financial LLC ecfmil@mwc-law.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
DANIEL P. MUDRICK	on behalf of Debtor Angela M. Arehart dpmudrick@verizon.net g30229@notify.cincompass.com;mudrick.danielb128559@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
FRANCIS THOMAS TARLECKI	on behalf of Creditor Pacific Union Financial LLC ecfmil@ecf.courtdrive.com, ecfmil@mwc-law.com
HEATHER STACEY RILOFF	on behalf of Creditor Nationstar Mortgage LLC et al.... logsecf@logs.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JOSEPH JASPER SWARTZ	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us RA-occbankruptcy6@state.pa.us
KARINA VELTER	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto karina.velter@powerskirm.com, bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC et al.... pa-bk@logs.com
RAYMOND M. KEMPINSKI	on behalf of Creditor Pacific Union Financial LLC raykemp1006@gmail.com, raykemp1006@gmail.com
Stephen Franks	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com
Stephen Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services wcraig@egalawfirm.com, mortoncraigecef@gmail.com;alapinski@egalawfirm.com

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TOTAL: 18

Information to identify the case:

Debtor 1

Angela M. Arehart

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5271

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 17-16585-amc

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela M. Arehart

11/7/24**By the court:** Ashely M. Chan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.